

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

In re:)	
)	Chapter 13
MaryAnn Wallace)	
Debtor(s).)	Case No. 2216445 (SLM)
)	
)	
)	

CERTIFICATION IN SUPPORT OF DEBTOR’S MOTION TO REFINANCE

I, Donald Wallace, of full age, certify as follows:

1. I am the husband of MaryAnn Wallace.
 2. I work at Commercial Furniture & Interiors (“CFI”). A family owned company.
 3. Ray Blau is the owner of CFI.
 4. I have worked for him for 5 years.
 5. I approached my boss Stephen Blau about a raise. Stephen agreed to give me a raise and suggested that I speak with his father, Ray Blau, who could help as well.
 6. I spoke with Ray, who referred us to Georgette Miller’s office for assistance. Ray was also involved in helping us obtain the refinancing company.
 7. We tried to refinance the property. However, the lender will only use my income because of my wife’s bankruptcy. Therefore, we needed approximately \$32,000 to close.
 8. Ray gave me the \$32,000 in February, 2024 to get lender to agree to the refinancing.
- There is no written agreement, however, the understanding is that either I repay when

I can or I will receive reduced bonuses. For example, CFI reduced my 2023 bonus by \$5000 to pay toward the \$32,000 but gave me the rest. It is my intention that I will repay the money.

9. My boss gave me this money to save my home.

I certify that the foregoing statements made by me are true. I am aware that if any of the statements made by me are willfully false, I am subject to punishment.

Dated: 4/23/24

/s/ Donald Wallace
Donald Wallace